



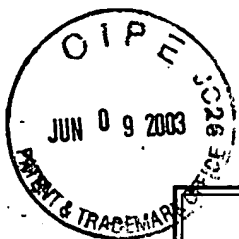
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6-18-03

Electronic Filing System (EFS) Data
Electronic Patent Application Submission
USPTO Use Only

EFS ID: 41637
Application ID: 09359083
Title of Invention: INTERNET PAYMENT,
AUTHENTICATION AND LOADING
SYSTEM USING VIRTUAL SMART
CARD
First Named Inventor: Virgil Davis
Domestic/Foreign Application: Domestic Application
Filing Date: 1999-07-22
Effective Receipt Date: 2003-06-09
Submission Type: Information Disclosure
Statement
Filing Type:
Confirmation number: 2317
Attorney Docket Number: VISAP016
Total Fees Authorized: 180.0
Payment Category: Deposit Account
Deposit Account Number: 500388
Deposit Account Name: Jonathan O. Scott
Access Code: *****
RAM Payment Status: RAM success
RAM User ID: EFSPROD
RAM Accounting Date: 2003-06-09
RAM Sequence Number: 12

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Office,ou=Department of Commerce,o=U.S. Government,c=US
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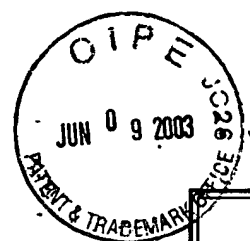
Electronic Version v1.1

Stylesheet Version v1.1.0

Title of Invention	INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD														
<p>Application Number: 09/359083 Date: 1999-07-22 First Named Applicant: Virgil M. Davis Confirmation Number: 2317 Attorney Docket Number: VISAP016</p> <p>RECEIVED JUN 16 2003 GROUP 3600</p>															
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Submitted by:	Elec. Sign.	Sign. Capacity													
Jonathan O. Scott Registered Number: 39364	Jonathan O. Scott	Attorney													
<table><tr><td>Documents being submitted</td><td>Files</td></tr><tr><td>us-fee-sheet</td><td>VISAP016EIDS-usfees.xml</td></tr><tr><td></td><td>us-fee-sheet.xsl</td></tr><tr><td></td><td>us-fee-sheet.dtd</td></tr><tr><td>us-ids</td><td>VISAP016EIDS-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>		Documents being submitted	Files	us-fee-sheet	VISAP016EIDS-usfees.xml		us-fee-sheet.xsl		us-fee-sheet.dtd	us-ids	VISAP016EIDS-usidst.xml		us-ids.dtd		us-ids.xsl
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	us-fee-sheet.xsl														
	us-fee-sheet.dtd														
us-ids	VISAP016EIDS-usidst.xml														
	us-ids.dtd														
	us-ids.xsl														

Comments

We are simultaneously filing with this electronic US IDS, today June 9, 2003, a paper transmission IDS citing the foreign references and other articles. Since we are paying the fee of \$180 with this electronic filing, we will not be required to pay an additional fee with the filing of the simultaneous paper transmission IDS.

**FEE TRANSMITTAL**

Electronic Version v08

Stylesheet Version v08.0

Title of Invention	INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD								
<p>Application Number: 09/359083 Date: 1999-07-22 First Named Applicant: Virgil M. Davis Attorney Docket Number: VISAP016 Art Unit: 3628 Examiner: Jeffrey C.PWU</p> <p>RECEIVED JUN 16 2003 GROUP 3628</p>									
TOTAL FEE AUTHORIZED \$180 Patent fees are subject to annual revisions on or about October 1st of each year.									
BASIC FILING FEE									
<table border="1"><thead><tr><th>Fee Description</th><th>Fee Code</th><th>Amount \$</th><th>Fee Paid \$</th></tr></thead><tbody><tr><td>Submission Of Information Disclosure Stmt Fee</td><td>1806</td><td>180</td><td>180</td></tr></tbody></table>		Fee Description	Fee Code	Amount \$	Fee Paid \$	Submission Of Information Disclosure Stmt Fee	1806	180	180
Fee Description	Fee Code	Amount \$	Fee Paid \$						
Submission Of Information Disclosure Stmt Fee	1806	180	180						
AUTHORIZED BILLING INFORMATION The commissioner is hereby authorized to charge indicated fees and credit any overpayments to: Deposit account number: 500388 Access Code ***** Deposit name: Beyer Weaver andThomas LLP Deposit authorized name: Jonathan O. Scott Signature: Jonathan O. Scott Date (YYYYMMDD): 2003-06-05 Charge Any Additional Fee Required Under 37 C.F.R. Sections 1.16 and 1.17.									



ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention

INTERNET PAYMENT, AUTHENTICATION AND LOADING
SYSTEM USING VIRTUAL SMART CARD

Application Number: 09/359083

Confirmation Number: 2317

First Named Applicant: Virgil Davis

Attorney Docket Number: VISAP016

Art Unit: 3628

Examiner: Jeffrey C. PWU

Search string:

(4691355 or 4933971 or 5029077 or 5036461
or 5352875 or 5365589 or 5373561 or 5392353
or 5396558 or 5416842 or 5440633 or 5440634
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or 5548106 or 5559887 or 5633930 or 5673418
or 5682027 or 5633930 or 5649118 or 5665951
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or 5544086 or 20010008015).pn.

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06/10/2003 E SPR00 00000012 09359083

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US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
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	2	4933971	1990-06-12	Bestock et al.			
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	53	5544086	1996-08-06	Liang et al.

US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
	1	20010008015	2001-07-12	VU et al.			

Signature

Examiner Name	Date